

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
Harald HINDERER et al.)	Group Art Unit: 3691
Application No.: 10/766,863)	Examiner: Chuks N. Onyezia
Filed: January 30, 2004)	Confirmation No.: 3915
For: CREDIT MANAGEMENT SYSTEM AND METHOD)	

MAIL STOP Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

AMENDMENT

In reply to the Final Office Action mailed June 9, 2010, the period for reply having been extended through November 9, 2010 by a concurrently filed Petition for Extension of Time with the required fee, and in connection with a concurrently-filed Request For Continued Examination, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims beginning on page 2 of this paper.

Remarks follow the amendments section of this paper.